

Information to identify the case:

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|--------------------------------|---|--------------------------------|-----------------------------|
| Debtor 1 | Phillip C. Rhodes | Social Security number or ITIN | xxx-xx-8105 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | Allison M. Rhodes | Social Security number or ITIN | xxx-xx-2578 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court | WESTERN DISTRICT OF PENNSYLVANIA | | Date case filed for chapter |
| Case number: | 19-24823-CMB | | 13 12/18/19 |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|--|--|--|
| 1. Debtor's full name | Phillip C. Rhodes | Allison M. Rhodes |
| 2. All other names used in the last 8 years | | |
| 3. Address | 1434 Greystone Drive Pittsburgh, PA 15206 | 1434 Greystone Drive Pittsburgh, PA 15206 |
| 4. Debtor's attorney Name and address | Christopher M. Frye Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219 | Contact phone 412-391-8000 Email: chris.frye@steidl-steinberg.com |
| 5. Bankruptcy trustee Name and address | Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . | U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 | Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/23/19 |

For more information, see page 2

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| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | January 27, 2020 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. | Filing deadline: 3/27/20 Filing deadline: 2/26/20 Filing deadline: 6/15/20 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. |
| 9. Filing of plan | The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 1/27/20 at 02:00 PM , Location: 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219 | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8. | |

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Phillip C. Rhodes
 Allison M. Rhodes
 Debtors

Case No. 19-24823-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
 Form ID: 309I

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Dec 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 25, 2019.

db/jdb
 aty +Phillip C. Rhodes, Allison M. Rhodes, 1434 Greystone Drive, Pittsburgh, PA 15206-1158
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
 cr +KeyBank N.A. as s/b/m to First Niagara Bank N.A., 4910 Tiedeman Road,
 Brooklyn, OH 44144-2338
 15172803 +2414 Morgan Development, 215 N Highland Ave, Pittsburgh, PA 15206-3061
 15172810 Bank of America, PO Box 15796, Wilmington, DE 19886-5796
 15172811 +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
 15172814 Chase Amazon, Cared Member Services, PO Box 1423, Charlotte, NC 28201-1423
 15172821 +Citi/Sears, PO Box 6217, Sioux Falls, SD 57117-6217
 15172822 +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
 15172826 +Citizens Bank, ROP-450, PO Box 7000, Providence, RI 02940-7000
 15172825 +Citizens Bank, PO Box 9665, Providence, RI 02940-9665
 15172827 Citizens Bank, PO Box 18290, Bridgeport, CT 06601-3290
 15172828 +Color Me Mine, 3722 San Fernando Rd, Glendale, CA 91204-2919
 15172829 Department of Labor & Industry, Office of Chief Counsel,
 Tenth Floor-Labor and Industry Building, 651 Boas Street, Harrisburg, PA 17121-0750
 15172831 First Bankcard, PO Box 2557, Omaha, NE 68103-2557
 15172833 +First National Bank, Attn: Bankruptcy, 1620 Dodge St Mailstop 4440, Omaha, NE 68197-0002
 15172832 +First National Bank, P.O. Box 3412, Omaha, NE 68197-0001
 15172836 KeyBank Commerical Loan Dept, PO Box 94525, Cleveland, OH 44101-4525
 15172838 +Keybank/usb Cc, Attn: Bankruptcy, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 15172839 +Lando, Weisberg Kelley & Co., PC, 6315 Forbes Ave, Pittsburgh, PA 15217-1745
 15172841 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
 15172840 +Mr. Cooper, 350 Highland, Houston, TX 77009-6623
 15172843 +PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175
 15172845 +Pittsburgh City and School District, c/o Jordan Tax Service, 102 Rahway Road,
 McMurray, PA 15317-3349
 15172846 +RBS Citizens CC, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
 15172847 +RBS Citizens Cc, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915-3035
 15172857 +USDOE/GLELSI, 2401 International Lane, Madison, WI 53704-3121
 15172858 +USDOE/GLELSI, Attn: Bankruptcy, PO Box 7860, Madison, WI 53707-7860
 15172856 University of Pittsburgh, 127 Thackery Hall, Attn: Collections, Pittsburgh, PA 15260

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: chris.frye@steidl-steinberg.com Dec 24 2019 08:25:49 Christopher M. Frye,
 Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 24 2019 08:27:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 24 2019 08:27:19
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Dec 24 2019 08:28:10 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Dec 24 2019 10:53:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15172806 EDI: AMEREXPR.COM Dec 24 2019 10:53:00 Amex, PO Box 1270, Newark, NJ 07101-1270
 15172807 +EDI: AMEREXPR.COM Dec 24 2019 10:53:00 Amex, Correspondence/Bankruptcy, PO Box 981540,
 El Paso, TX 79998-1540
 15172804 +EDI: AMEREXPR.COM Dec 24 2019 10:53:00 Amex, P.O. Box 981537, El Paso, TX 79998-1537
 15172808 EDI: BANKAMER.COM Dec 24 2019 10:53:00 Bank of America, PO Box 982238,
 El Paso, TX 79998
 15172818 +EDI: CHASE.COM Dec 24 2019 10:53:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,
 Wilmington, DE 19850-5298
 15172815 +EDI: CHASE.COM Dec 24 2019 10:53:00 Chase Card Services, Po Box 15369,
 Wilmington, DE 19850-5369
 15172823 +EDI: CITICORP.COM Dec 24 2019 10:53:00 Citibank/The Home Depot, Po Box 6497,
 Sioux Falls, SD 57117-6497
 15172824 +EDI: CITICORP.COM Dec 24 2019 10:53:00 Citibank/The Home Depot,
 Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
 15172830 EDI: RMSC.COM Dec 24 2019 10:53:00 Dicks MC, Synchrony Bank, PO Box 960012,
 Orlando, FL 32896-0012
 15172834 EDI: IRS.COM Dec 24 2019 10:53:00 Internal Revenue Service, PO Box 7346,
 Philadelphia, PA 19101-7346
 15172835 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 24 2019 08:27:38 Keybank,
 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 15172837 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 24 2019 08:27:38 Keybank NA,
 4910 Tiedeman Road, Brooklyn, OH 44144-2338

District/off: 0315-2

User: aala
Form ID: 309I

Page 2 of 2
Total Noticed: 58

Date Rcvd: Dec 23, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

15172842 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 24 2019 08:27:08 PA Department of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15172848 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synch/Google, Po Box 965022, Orlando, FL 32896-5022
15172850 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synch/PPC, Po Box 965005, Orlando, FL 32896-5005
15172851 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synch/PPC, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
15172849 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synch/google, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
15173467 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15172853 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
15172852 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synchrony Bank/Care Credit, P.O. Box 965005,
Orlando, FL 32896-5005
15172855 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synchrony Bank/TJX, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
15172854 +EDI: RMSC.COM Dec 24 2019 10:53:00 Synchrony Bank/TJX, Po Box 965015,
Orlando, FL 32896-5015

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
15172805* +Amex, P.O. Box 981537, El Paso, TX 79998-1537
15172813* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
15172809* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, Po Box 982238, El Paso, TX 79998)
15172812* +Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15172819* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15172820* +Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15172816* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15172817* +Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15172844* +PHLF, 100 West Station Square Capital, Corporation, Pittsburgh, PA 15219-1175

TOTALS: 1, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 25, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2019 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Phillip C. Rhodes chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
Christopher M. Frye on behalf of Joint Debtor Allison M. Rhodes chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkggroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6